

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: SARA C. GRABER	§	Case No. 08-72671
	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/20/2008.
- 2) The plan was confirmed on 10/31/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/13/2010.
- 5) The case was converted on 07/20/2010.
- 6) Number of months from filing or conversion to last payment: 19.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,600.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 5,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 847.44	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 397.23	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,244.67
Attorney fees paid and disclosed by debtor:	\$ 300.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRIAN A. HART	Lgl	3,500.00	3,500.00	3,500.00	847.44	0.00
HSBC CONSUMER LENDING	Sec	1,560.00	45.20	0.00	45.20	0.00
CAPITAL ONE AUTO FINANCE	Sec	7,700.00	8,700.00	8,700.00	1,989.43	917.92
CAPITAL ONE AUTO FINANCE	Uns	5,300.00	4,547.05	4,547.05	0.00	0.00
WINNEBAGO COUNTY TREASURER	Sec	3,700.00	3,700.00	934.91	934.91	467.87
ACCOUNT RECOVERY SERVICE	Uns	632.00	NA	NA	0.00	0.00
ADVANCE AMERICA	Uns	931.68	NA	NA	0.00	0.00
ALLIED BUSINESS ACCOUNTS	Uns	3,023.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Uns	15,300.00	15,285.58	15,285.58	0.00	0.00
ECAST SETTLEMENT	Uns	2,341.00	2,335.53	2,335.53	0.00	0.00
ECAST SETTLEMENT	Uns	523.00	488.36	488.36	0.00	0.00
CREDITORS PROTECTION SERVICE	Uns	5,282.00	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Uns	300.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	245.00	428.30	0.00	0.00	0.00
FIRSTSOURCE ADVANTAGE	Uns	1,374.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	982.00	991.24	991.24	0.00	0.00
MERRICK BANK	Uns	1,586.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	25.00	369.63	369.63	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NICOR GAS	Uns	404.00	441.81	441.81	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	127.00	127.26	127.26	0.00	0.00
R & B RECEIVABLES	Uns	172.00	NA	NA	0.00	0.00
ROCKFORD HEALTH PHYSICIANS	Uns	100.00	224.00	224.00	0.00	0.00
ROCKFORD MEMORIAL HOSPITAL	Uns	100.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	128.00	159.90	159.90	0.00	0.00
SALLIE MAE GUARANTEE	Uns	55,945.00	56,086.01	56,086.01	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Uns	0.00	20.00	20.00	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	566.25	566.25	0.00	0.00
ALPINE BANK OF ROCKFORD	Uns	477.00	NA	NA	0.00	0.00
BREAULT PHYSICAL THERAPY	Uns	1,379.50	NA	NA	0.00	0.00
BRIAN A. HART LAW OFFICES	Uns	2,400.00	NA	NA	0.00	0.00
MHS PHYSICIAN SERVICE	Uns	524.32	NA	NA	0.00	0.00
PALISADES COLLECTION, L.L.C	Uns	127.00	NA	NA	0.00	0.00
PEARSON PLUMBING & HEATING	Uns	60.00	NA	NA	0.00	0.00
WINNEBAGO COUNTY TREASURER	Uns	1,922.03	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 45.20	\$ 0.00
Debt Secured by Vehicle	\$ 8,700.00	\$ 1,989.43	\$ 917.92
All Other Secured	\$ 934.91	\$ 934.91	\$ 467.87
TOTAL SECURED:	\$ 9,634.91	\$ 2,969.54	\$ 1,385.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 81,642.62	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,244.67	
Disbursements to Creditors	\$ 4,355.33	
TOTAL DISBURSEMENTS:		\$ 5,600.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 08/05/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.